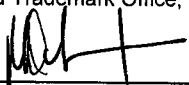


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on July 9, 2009.


Robert D. Summers, Jr., Reg. No. 57,844

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& LIONE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Gail E. McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR
ACCOUNT MANAGEMENT

Examiner: Agwumezie, Charles C.

Art Unit: 3685

Confirmation No. 2126

Attorney Docket No: 10022/349

AMENDMENT AND RESPONSE TO OFFICE ACTION

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following amendments and response to the Final Office Action mailed May 26, 2009 (hereinafter "the Office Action"). Assignee respectfully request reconsideration and allowance of the present claims in view of the following remarks and amendments.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 18 of this response.

PLEASE DO NOT ENTER